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PATENT  
Attorney Docket No. 52493.000251

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Geoffrey STIFF, et al.

Appln. No.: 10/083,250

Filed: February 27, 2002

Group Art Unit: 3624

Examiner: Charles R. Kyle

For: SYSTEM AND METHOD FOR GUARANTEEING MINIMUM PERIODIC  
RETIREMENT INCOME PAYMENTS USING AN ADJUSTMENT ACCOUNT

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

**Mail Stop Amendment**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

In accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicants respectfully request consideration of the references listed on the attached Form PTO/SB/08A. Copies of the references listed are also enclosed.

Applicants respectfully request that the Examiner consider the references cited on the Form PTO/SB/08A and that the Examiner indicate that the references have been considered in this application by returning a copy of the Form PTO/SB/08A with the Examiner's initials in the left column per MPEP 609.

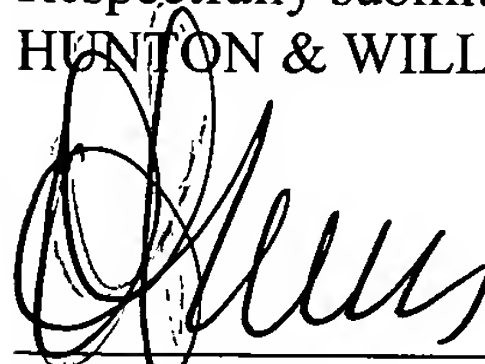
This Supplemental IDS is submitted prior to the issuance of a first Office Action on the merits; therefore, it is believed that no fees are required in connection therewith. If any fees are necessitated by the filing of this Supplemental Information Disclosure Statement, please charge the undersigned's Deposit Account No. 50-0206.

Date: 4/27/05

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PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

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<b>Substitute for form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>				<b>Complete if Known</b>	
				Application Number	10/083,250
				Filing Date	February 27, 2002
				First Named Inventor	Geoffrey STIFF et al.
				Group Art Unit	3624
				Examiner Name	Charles R. Kyle
Sheet	1	of	1	Attorney Docket Number	52493.000251

U.S. PATENT DOCUMENTS						
Examiner Initials *	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
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	U2					
	U3					
	U4					

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sub>6</sub>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
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OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
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	P1	New York Life Unveils Lifetime Income Product Featuring Liquidity, Inflation Protection, and Legacy Options, New York Life, 3 pages, <a href="http://www.newyorklife.com/cda/0,3254,12346,00.html">http://www.newyorklife.com/cda/0,3254,12346,00.html</a>	
	P2	New York Life Introduces Lifestages @ Elite Variable Annuity, New York Life, October 1, 2003, 3 pages, <a href="http://www.newyorklife.com/cda/0,3254,12212,00.html">http://www.newyorklife.com/cda/0,3254,12212,00.html</a>	
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Examiner Signature		Date Considered	
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\* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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